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Summary: Social Security Agreement between

Canada and Greece



Available in alternate format

Produced by:
Human Resources Development Canada
Income Security Programs
Communications

January 2000

Internet: www.hrdc-drhc.gc.ca/ibfa

For additional copies of this publication, please write or
fax indicating catalogue number: ISPB-280-01-00E

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Aussi disponible en français sous le titre *Résumé : Accord de sécurité
sociale entre le Canada et la Grèce* – ISPB-280-01-00F

© Her Majesty the Queen in Right of Canada 2000
Cat. No. H22-21/52-2000E
ISBN 0-662-28493-3

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FOREWORD

The Agreement on Social Security between Canada and Greece came into force on May 1, 1983. The Agreement was replaced by another Agreement which entered into force on December 1, 1997. If you have contributed to the Greek social security schemes, the Agreement may help you receive benefits from Canada or Greece.

This summary contains *general* information. Social security legislation and agreements are complex. The summary may not describe all the provisions that apply to your situation.

If you have questions about Canadian benefits, please call Human Resources Development Canada.

From Canada or the United States, you can reach us at

- 1-800-277-9914 (English)
- 1-800-277-9915 (French)
- 1-800-255-4786 (if you have a hearing or speech impairment and use a TDD/TTY device).

From other countries, please call

- +1-613-957-1954
[collect calls are accepted].

You can also write, E-mail or fax us at the address on page 21.

Only the Greek social security institutions can determine your entitlement to Greek benefits or answer specific questions. If you think that you may qualify for a Greek benefit, you should apply. On page 20 you will find information on how to apply.

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INTRODUCTION

The Agreement on Social Security between Canada and Greece coordinates the pension programs of the two countries. These programs pay benefits when you retire, or if you become disabled or die.

The Agreement has two basic objectives:

- It can help you receive benefits based on the periods you have lived or worked in Canada and Greece.
- It will ensure you have continued coverage under Canadian social security programs if you are sent to work temporarily in Greece.

The Canadian benefits included in the Agreement are those paid under the Old Age Security program and the Canada Pension Plan. Please see pages 2 to 12 for more information.

The Greek pensions included in the Agreement are the old age, invalidity and survivors' benefits. The Greek social security system consists of a number of separate schemes. These include the General Social Security Scheme, which is administered by the Social Security Institute (IKA), the special scheme for agricultural workers (OGA) and the special scheme for professionals and the self-employed (TEBE). You can find more information on pages 13 to 18.

CANADIAN OLD AGE SECURITY BENEFITS

Canada's Old Age Security program provides three benefits: the Old Age Security pension, the Guaranteed Income Supplement, and the Spouse's Allowance.

Old Age Security pension

You can receive an Old Age Security pension if you meet three conditions:

- You must be age 65 or more.
- You must fulfil the residence requirements described below.
- You must be a Canadian citizen or a legal resident of Canada. (If you no longer live in Canada, you must have been a Canadian citizen or a legal resident when you left Canada.)

There are two different residence requirements for an Old Age Security pension. One is for persons who live in Canada. The other is for persons who live outside Canada or who are away from Canada for more than six months.

If you live in Canada ...

Normally, to receive an Old Age Security pension in Canada, you must have lived in this country for at least 10 years after you reached age 18.

The Agreement may help you receive an Old Age Security pension even if you have not lived in Canada for 10 years. As long as you have lived in Canada for at least one year after you reached age 18, we will use your periods of residence in Greece or your periods of contributions to the Greek social security schemes after reaching age 18 to help you complete the 10-year condition.

For example, suppose you have lived in Canada for four years after reaching age 18. Under the Agreement, you may receive an Old Age Security pension in Canada if you have lived in Greece or you have contributed to the Greek social security schemes for six years or more after the same age.

If you live outside Canada, or if you are away from Canada for more than six months ...

Normally, to receive an Old Age Security pension outside Canada, you must have lived in this country for at least 20 years after you reached age 18. You must meet this 20-year condition if you live outside Canada when you apply for your pension. You must also meet this condition if you are already receiving a pension in Canada and you leave for more than six months.

The Agreement may help you receive an Old Age Security pension outside Canada even if you have not lived in Canada for 20 years. As long as you have lived in Canada for at least one year after you reached 18, we will use your periods of residence in Greece or your periods of

contributions to the Greek social security schemes after age 18 to help you complete the 20-year condition.

For example, suppose you have lived in Canada for 15 years after age 18. Under the Agreement, you may receive an Old Age Security pension outside Canada if you have lived in Greece or you have contributed to the Greek social security schemes for five years or more after the same age.

How we calculate your pension under the Agreement

The amount of your Old Age Security pension will depend on how long you have lived in Canada after you reached age 18.

It normally takes 40 years of residence to receive a full pension. If you have lived in Canada less than 40 years, you will receive a partial pension. The partial pension will equal 1/40th of a full pension for each year you lived in Canada after age 18.

If your income is high, the amount of pension you receive may be less, or you may not receive any pension at all.

Once you start to receive a partial Old Age Security pension, additional residence in Canada after that date does not increase the amount of your pension.

Guaranteed Income Supplement

You can receive a Guaranteed Income Supplement if you have little or no income other than the Old Age Security pension. To receive a Supplement, you must live in Canada and receive an Old Age Security pension.

If you leave Canada, you can continue to receive the Guaranteed Income Supplement for the next six months. If you stay away longer, you will stop receiving it. You may reapply for the Supplement if you return to Canada.

Spouse's Allowance

You can receive a Spouse's Allowance if you are between 60 and 64 and your spouse receives a Guaranteed Income Supplement. You can also receive a Spouse's Allowance if you are a widow or widower age 60 to 64 and have little or no income of your own. In either case, you must live in Canada.

Normally, to receive a Spouse's Allowance, you must have lived in Canada for at least 10 years after you reached age 18.

The Agreement may help you receive a Spouse's Allowance even if you have not lived in Canada for 10 years. As long as you have lived in Canada for at least one year after you reached age 18, we will use your periods of residence in Greece or your periods of contributions to the Greek social security schemes after the same age to help you complete the 10-year condition.

If you leave Canada, you can continue to receive the Spouse's Allowance for the next six months. If you stay away longer, you will stop receiving it. You may reapply for the Allowance if you return to Canada.

When you reach age 65, your Spouse's Allowance will stop, and you will start to receive an Old Age Security pension.

How we calculate your Guaranteed Income Supplement or your Spouse's Allowance under the Agreement

The amount of your Guaranteed Income Supplement and Spouse's Allowance depends on two things:

- The length of time you have lived in Canada after you reached age 18.
- Your income. (If you have a spouse, the amount of your benefit will depend on the combined income of you and your spouse.)

Unlike the Old Age Security pension, additional residence in Canada after you start to receive your Guaranteed Income Supplement or Spouse's Allowance may increase the amount of your benefit.

If you are a sponsored immigrant, you may not be eligible for a Guaranteed Income Supplement or a Spouse's Allowance.

CANADA PENSION PLAN BENEFITS

Under the Canada Pension Plan, you can receive benefits when you retire, or if you become disabled. The Plan will also pay benefits to your survivors after you die.

To qualify for these benefits, you must have contributed to the Plan. You must also meet the other requirements described below.

The Canada Pension Plan began in 1966. It covers almost all persons who are age 18 to 70 and working in Canada, except in Quebec. A similar plan, the Quebec Pension Plan, applies to persons working in Quebec.

You can receive Canada Pension Plan benefits anywhere in the world. It makes no difference if you live in Canada or another country.

Retirement pension

You can receive a retirement pension if you have reached retirement age. You must also have contributed to the Plan in at least one year during your working life.

The normal retirement age is 65. If you have reached this age, you may receive a retirement pension even if you are still working. You may also receive a retirement pension if you are age 60 to 64. In this case, however, you must either have stopped working or your earnings from work must be relatively low.

If your retirement pension starts before you are age 65, it is reduced by 0.5 percent for each month between the month the pension begins and the month of your 65th birthday. For example, if you start your pension six months early, it is reduced by 3 percent (6×0.5). The reduction is permanent.

On the other hand, if your pension starts after you reach age 65, it is increased by 0.5 percent for each month of postponement up to age 70.

Disability benefits

To receive a disability pension, you must be under age 65 and disabled. You must also have contributed to the Plan in four of the six calendar years immediately before you became disabled.

You are considered disabled if you have a physical or mental disability that is both severe and prolonged. “Severe” means your condition prevents you from working regularly at any job. “Prolonged” means your condition is long-term or is likely to result in your death.

The Agreement may help you receive a disability pension even if you have not contributed to the Canada Pension Plan in four of the six calendar years immediately before you became disabled. As long as you have contributed to the Plan in at least one year at any time during your working life, we will use your periods of contributions

to the Greek social security schemes after you reached age 18 to help you meet the minimum required period.

If you are receiving a disability pension and have a dependent child, the Canada Pension Plan may pay an additional benefit for your child. The child must be under age 18, or between 18 and 25 and in full-time attendance at school or university.

Survivor benefits

If you have contributed to the Canada Pension Plan, your spouse and dependent children may receive benefits after you die. There are three benefits: the surviving spouse's pension, the surviving child's benefit and the death benefit.

For your survivors to receive any of these benefits, you must have contributed to the Plan for a minimum period. The minimum period varies between three and ten years, depending on your age when you die.

The Agreement may help your survivors receive benefits even if you have not contributed to the Canada Pension Plan for the minimum required period. As long as you have contributed to the Plan in at least one year at anytime during your working life, we will use your periods of contributions to the Greek social security schemes after you reached age 18 to help complete the minimum required period.

Surviving spouse's pension

To receive a pension, your surviving spouse must be age 35 or more at the time of your death, or must be caring for your child, or must be disabled.

The term “surviving spouse” means a person of the opposite sex with whom you are in a legal or common-law marriage at the time of your death. A common-law spouse is a person of the opposite sex with whom you have been living in a conjugal relationship for at least one year.

Widows and widowers are both eligible for a surviving spouse's pension. Even if your surviving spouse later remarries, he or she will continue to receive the pension.

Surviving child's benefit

Your dependent children may receive surviving child's benefits in the event of your death. The child must be under age 18, or between 18 and 25 and in full-time attendance at school or university.

Death benefit

Your estate may also receive a death benefit when you die. This is a one-time-only payment.

How we calculate your Canada Pension Plan benefits under the Agreement

Some Canada Pension Plan benefits are based entirely on the earnings on which you or your deceased spouse paid contributions to the Plan. Other benefits are flat-rate. Still other benefits are a combination of the two.

PAYMENT OF YOUR CANADIAN BENEFITS

You will receive your Old Age Security and Canada Pension Plan benefits monthly. Payments will always be in Canadian dollars.

If you live in Canada or the United States, you can receive your benefits by cheque or direct deposit to your bank account. The choice is yours. If you live in another country, you will receive your benefits by cheque.

TAXATION OF YOUR CANADIAN BENEFITS

Old Age Security pensions and Canada Pension Plan benefits are taxable under Canada's *Income Tax Act*. If you live in Canada, you must declare these benefits on your annual tax return.

If you live outside Canada, part of your benefit may be withheld for Canadian income tax. The rate of withholding will depend on the country in which you live. In most countries, including Greece, the rate of withholding is 25 percent. However, there are some countries in which the rate is less. This depends on Canada's tax treaties with those countries.

If you live outside Canada, you may qualify for a reduction in the rate of withholding. This will depend on your income. To find out if you qualify for a reduction, you must apply to Canada Customs and Revenue Agency (CCRA) by completing form NR-5.

For more information on the taxation of your Canadian benefits or a copy of form NR-5, you should contact the Canada Customs and Revenue Agency (CCRA). From Canada or the United States, please call 1-800-267-5177. From other countries, you can call +1-613-952-3741, or write to the following address:

**International Tax Service Office
Canada Customs and Revenue
Agency (CCRA)
OTTAWA, Ontario K1A 1A8
CANADA**

Fax: +1-613-941-2505

GREEK PENSIONS

The Greek social security system consists of a number of separate schemes. These include the General Social Security Scheme, which is administered by the Social Security Institute (IKA), the special scheme for agricultural workers (OGA) and the special scheme for professionals and the self-employed (TEBE).

The Greek pensions included in the Agreement are old age, invalidity and survivors' pensions. If you have contributed to one or more of Greece's social security schemes, you may be entitled to receive a pension from Greece.

Old Age pension

You can receive an old age pension from Greece if you have reached the retirement age and have contributed to Greece's social security schemes for a minimum period. The entitlement conditions vary according to your age, the length of time you contributed, and whether you are a man or a woman. The general conditions you must meet to receive a Greek old age pension are outlined below.

If you are a man you must be:

- age 65 and have 4,500 days (15 years) of contributions, or
- age 62 and have 10,000 days (33 1/3 years) of contributions, or

- age 60 and have 4,500 days (15 years) of contributions. (In this case the old age pension is reduced), or
- age 58 and have 10,500 days (35 years) of contributions.

If you are employed in hazardous work, you can receive an old age pension if you are age 60 and have at least 4,500 days (15 years) of contributions of which 3,600 days (12 years) involved hazardous work, including 1,000 days in the 10 years prior to reaching pensionable age or applying for a pension.

If you are a woman you must be:

- age 60 and have 4,500 days (15 years) of contributions, or
- age 57 and have 10,000 days (33 1/3 years) of contributions, or
- age 55 and have 5,500 days (18 1/3 years) of contributions and have a dependent child under the age of 18, or a disabled child of any age, or
- age 55 and have 4,500 days (15 years) of contributions. (In this case, the old age pension is reduced), or
- age 50 and have 5,500 days (18 1/3 years) of contributions and have a dependent child under the age of 18, or a disabled child of any age. (In this case, the old age pension is also reduced).

If you are employed in hazardous work, you can receive an old age pension if you are age 55 and have at least 4,500 days (15 years) of contributions of which 3,600 days (12 years) involved hazardous work, including 1,000 days in the 10 years prior to reaching pensionable age or applying for a pension.

The Agreement may help you receive an old age pension from Greece even if you have not contributed to the Greek social security schemes for the minimum required period. As long as you have contributed to the Greek social security schemes for at least one year, your periods of residence in Canada after age 18 or your periods of contributions to the Canada Pension Plan can be used to help you qualify.

Invalidity pension

You can receive an invalidity pension if:

- you are at least 50 percent disabled and if you have 4,500 days (15 years) of contributions under the Greek social security schemes, or
- you have at least 1,500 days of contributions, including at least 600 days in the five years preceding the disability.

If the disability is due to an accident which is not work-related, the number of days required to qualify for an invalidity pension is reduced by half. If the disability is the result of a work-related accident or disease, you may qualify for a pension with as little as one day of contributions.

The amount of invalidity pension you receive is determined by the degree of your disability.

The Agreement may help you receive an invalidity pension from Greece even if you have not contributed to the Greek social security schemes for the minimum required period. As long as you have contributed to the Greek social security schemes for at least one year, your periods of residence in Canada after age 18 and your periods of contributions to the Canada Pension Plan can be used to help you qualify.

Survivors' pensions

Your spouse or dependents can receive survivor benefits from Greece if:

- at the time of your death, you were in receipt of an old age or invalidity pension from Greece, or
- you have at least 4,500 (15 years) of contributions under the Greek social security schemes, or
- you have at least 1,500 days (5 years) of contributions, including at least 300 days in the last five years preceding your death.

If you are the surviving spouse of the deceased contributor, you can receive a survivor pension if:

- you have been married to the deceased for six months, or
- you have been married for two years and the deceased contributor was a pensioner, or

- the death was work-related, or
- a child was born from the marriage.

If you are a widower, you must also have been disabled or financially dependent on your spouse at the time of her death in order to receive the survivors' pension.

The survivor pension ceases upon remarriage.

Your children can receive a survivors pension if they are:

- under age 18,
- unmarried,
- not engaged in paid employment, and
- not already in receipt of another pension.

If your children are between the ages of 18 and 24, they must also be:

- in full-time attendance at school or university,
or
- orphans of both parents.

There is no age limit if your child is disabled, provided the disability started before he or she reached age 18.

If you have no surviving spouse or children entitled to a pension, a pension may be paid to your grandchildren and your stepchildren if they were dependent upon you at the time of your death.

If none of the above situations apply, a pension may be paid to your parents if they were dependent upon you at the time of your death.

The Agreement may help your survivors receive a pension from Greece even if you have not contributed to the Greek social security schemes for the minimum required period. As long as you have contributed to the Greek social security schemes for at least one year, your periods of residence in Canada after age 18 and periods of contributions to the Canada Pension Plan can be used to help you qualify.

How your Greek pensions are calculated under the Agreement

When a Greek pension is paid under the Agreement, the responsible Greek social security institution determines the amount payable on the basis of your actual periods of contribution under the Greek social security schemes and the earnings corresponding to those periods.

Payment of your Greek pensions

Greek pensions are paid by Greek social security institutions directly to you, whether you live in Greece, Canada or elsewhere.

TEMPORARY POSTINGS IN GREECE

Many Canadians go abroad, as part of their work, on temporary postings in another country. These postings might be to the same company, or to a related company (for example, an affiliate or subsidiary in another country).

The Agreement on Social Security between Canada and Greece ensures that you can continue to contribute to the Canada Pension Plan if your employer sends you to Greece to work temporarily. In this way, your Canada Pension Plan protection will not be interrupted. The Agreement also ensures that you will not have to contribute to the Greece social security schemes while you are working in Greece.

For this provision of the Agreement to apply to you, you must be working in Canada and contributing to the Canada Pension Plan before your posting to Greece. The posting must be part of your work duties. It cannot be an entirely new job in Greece which has no relation to your job in Canada. Finally, the posting cannot be expected to last more than 60 months.

To benefit from the provisions of the Agreement regarding temporary postings, you and your employer have to obtain a certificate of coverage. You can get such a certificate from the Canada Customs and Revenue Agency (CCRA). For more information, you or your employer should contact:

**Revenue Collections
Ottawa Tax Services Office
Canada Customs and Revenue
Agency (CCRA)
OTTAWA, Ontario K1A 0L9
CANADA**

Tel: +1-613-598-2408

[collect calls are accepted]

Fax: +1-613-238-7125

APPLYING FOR BENEFITS

If you live in Canada...

If you live in Canada and want to apply for Canadian or Greek benefits, please call Human Resources Development Canada.

You can reach us at

- 1-800-277-9914 (English)
- 1-800-277-9915 (French)
- 1-800-255-4786 (if you have a hearing or speech impairment and use a TDD/TTY device).

Please have your Canadian social insurance number ready.

You can also write to us at the following address:

**International Operations
Income Security Programs
Human Resources Development Canada
OTTAWA, Ontario K1A 0L4
CANADA**

E-mail: **ibfa.piae@hrdc-drhc.gc.ca**

Fax: **+1-613-952-8901**

We will send you an application form. You will need to complete the form and return it to us.

If you live in Greece...

If you live in Greece, you can apply for Canadian benefits at your nearest social security office. They will provide you with an application form, along with instructions to help you complete it. You should return the completed application form to that office. They will forward it to us.

Notes

